

# Getting help with debt



Dealing with debt problems



## What is debt?

**At its simplest, debt is caused by spending money you don't have. But the reasons people find themselves in debt can be much more complex.**

For some, debt is caused by straightforward overspending, while for others it's a result of life changes they have no control over, such as illness, divorce or job loss.

Not all debt is a problem, but whatever you owe, it can cause sleepless nights. If your debt is worrying you or negatively affecting your life, it's important to take steps to tackle it.

# When should I seek help?

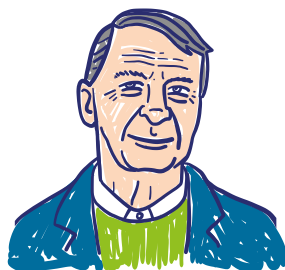
You may want to seek help if you're:

- worrying about money
- struggling to pay your household bills or paying them with credit
- relying on your overdraft or credit card to get by
- missing credit repayments
- hiding your spending habits from your family
- avoiding letters and calls from your creditors.

If any of these apply to you, it could be time to seek advice.

**“I’ve been worried about getting into debt because my bills keep going up and up. I’m feeling quite overwhelmed, and don’t know where to start.”**

Rupert, 74



## Next steps



There are a number of different organisations that offer advice and support. More information can be found on page 5.

## Getting advice

It's common to feel low or anxious if you're struggling with debt, and this can make it harder to ask for help. You might also feel overwhelmed or confused about how to start tackling your debt. But you don't have to face it alone.

There are lots of organisations that can help you get back in control. Many offer free advice and some will even help you create a personalised, step-by-step plan to become debt-free. Even if it seems impossible now, there is a way out, and the sooner you seek help, the sooner you will be able to find it.

There is no need to pay for advice when there's a lot of free, confidential, independent help out there. You may have seen adverts for debt-management companies, which often charge fees for their advice. Some offer to help with consolidating debt, which often involves taking out a loan to pay off all your debts and repaying just the one loan. Don't be tempted to take on more debt, as this could make things worse.

### What is a debt adviser?

A debt adviser can help you come up with a budget and a plan to pay back your debts, or suggest other solutions. They should advise you on how to contact your creditors (the people you owe money to) to arrange any repayments. Some advisers will help negotiate with your creditors for you.

If you're facing an emergency, such as eviction or having no access to money, let the adviser know. They may be able to prioritise giving you an appointment as soon as possible.

**“I spoke to a debt adviser because I was worried about how to clear my debts after work started slowing down.”**

Lynn, 66



## Sources of free help and advice

Here are some organisations that offer help with debt. All of them are registered charities and offer free and confidential advice. You can find their contact details on pages 13-14.

- **Your local Age UK** should be able to direct you to organisations that can help. Some local Age UKs may also offer debt advice. In Wales, contact Age Cymru Advice.
- **Advice UK** can help you find free independent debt and money advice.
- **Citizens Advice** offers help face-to-face, by phone or by email.
- **Debt Advice Foundation** provides debt advice and support through its helpline in England and Wales, and through its website.
- **National Debtline** provides advice over the phone, online and by email for people living in England and Wales. It can send you a free self-help information pack.
- **StepChange Debt Charity** provides advice over the phone or online through its Debt Remedy tool, providing a personal action plan and a recommendation of solutions for dealing with debt.
- **Advice NI** provides information and advice on debt in Northern Ireland, either over the phone or by email.

You may be able to get face-to-face advice from some of these organisations. However, if this isn't available near you or you have trouble getting to appointments, you can still get advice over the phone, in the privacy of your own home.

# What to expect from your appointment

What you can expect tends to differ depending on which debt advice service you use. But there are some things you can expect the adviser to do:

- Ask about your debts and your creditors so they can explain the options for dealing with them.
- Give you the opportunity to explain your income and your outgoings, so the adviser can help you complete a budget.
- Ask questions about your circumstances, such as whether you own your home, so they can understand your personal situation.
- Potentially carry out a benefits check to make sure you're claiming all the money you're entitled to.
- Talk you through all the options and identify what steps to take next.

**“Age UK recommended  
I saw an adviser because  
I had got into debt.”**

Iona, 76



## Good to know



It will be helpful to have relevant paperwork to hand, such as bank statements, evidence of your income and letters from creditors (see ‘Preparing for your appointment’ on page 10).

## While you're waiting for your appointment

If you have to wait a few weeks for your appointment, there are some useful things you can do in the meantime.

Keep paying your priority debts if you can. These are debts with the most serious consequences if not paid. They include:

- mortgage
- second mortgage or secured loan
- rent
- Council Tax
- gas or electricity
- TV licence
- unpaid fines
- hire purchase
- telephone
- water
- court judgment or fine
- Land & Property Services rates (only in Northern Ireland).

Non-priority bills can include catalogue debts, credit card debts, unsecured personal loans and money borrowed from friends and family.

It's a good idea to know your rights when dealing with creditors. If your creditors contact you while you're waiting for your appointment, tell them that you're seeking advice. They should agree to give you breathing space. If they keep pressuring you, talk to your debt adviser about what to do.

It's important to be aware of these rules:

- Creditors can't call you at unreasonable times, take payments without your permission or add unreasonable charges.
- Bailiffs (England and Wales), also called 'enforcement agents', can't turn up without notice. They must give at least seven days' notice of their first visit.
- Debt collectors can't force entry, take anything from your house, or demand cash payments from you.
- Energy suppliers can't disconnect you without notice. If everyone in your house is over State Pension age, your supplier can't cut off your energy supply between 1 October and 31 March. If only one person in your house is over State Pension age then the supplier should take steps to avoid cutting your supply in the winter.

**"I was struggling to pay my rent so I rang Age UK to see what my options were."**

Dorothy, 64







## Increasing your income

To help you pay your priority debts, make sure you're receiving all the money you're entitled to.



You can use our benefits calculator online at **[www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check)** to help identify any benefits you can claim or your local Age UK can help. In Wales, contact your local Age Cymru.

There are some other options to consider too. You could:

- save money by switching energy supplier
- apply for concessionary travel from your local council
- apply for grants from charitable organisations. Turn2Us (page 14) or your local Age UK can help you identify grants. In Wales, contact Age Cymru Advice.

## Preparing for your appointment

Once you have an appointment with a debt adviser, make a list of who you owe money to, and work out the total if you can. When it's time for your appointment, try to make sure you have the following things to hand:

- bank statements for the past three months
- information on how old your debts are
- any letters or demands from your creditors
- pen and paper to take notes.

It can be important to tell the debt adviser if either of the following applies to your situation:

- The debts belonged to a spouse, partner or civil partner who died.
- The debts come from signing an agreement or loan document you didn't properly understand.

**“I struggled to keep up with payments after my wife died.”**

**Anthony, 81**



## Next steps

For more information about the topics covered in this guide, see our factsheet **Dealing with debt**.



## If you're worried about someone else

If you think a family member or friend might be having problems with debt, keep an eye out for signs such as:

- hiding post
- being unusually secretive about money and finances
- getting phone calls from unknown callers
- struggling to make ends meet
- avoiding activities they used to enjoy
- asking to borrow money.

It can be a difficult conversation to have, but if you think someone is having problems with debt, try to encourage them to seek help. They will need to make the decision to get advice themselves, but just being there to support and listen to them could make a big difference.

# Useful organisations

## Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

**Age UK Advice: 0800 169 65 65**

Lines are open seven days a week from 8am to 7pm.

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

In Wales, contact Age Cymru Advice: **0300 303 44 98**

**[www.agecymru.org.uk](http://www.agecymru.org.uk)**

In Northern Ireland, contact Age NI: **0808 808 7575**

**[www.ageni.org](http://www.ageni.org)**

In Scotland, contact Age Scotland: **0800 124 4222**

**[www.agescotland.org.uk](http://www.agescotland.org.uk)**

This information guide has been prepared by Age UK and contains general advice only, it should not be relied on as a basis for any decision or action. Neither Age UK nor any of its subsidiary companies or charities accepts responsibility to ensure any information is up to date and accurate. Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

## Advice UK

Network of independent advice providers across England and Wales.

**[www.adviceuk.org.uk](http://www.adviceuk.org.uk)**

In Northern Ireland, contact **Advice NI Debt Service**

Tel: **0800 915 4604**

email: **[advice@adviceni.net](mailto:advice@adviceni.net)**

**[www.adviceni.net/money-debt](http://www.adviceni.net/money-debt)**

## Citizens Advice

National network of advice centres offering free, confidential and independent advice, face-to-face or by phone.

England: **0800 144 8848**

Wales: **0800 702 2020**

For online information and to find details of your nearest Citizens Advice in:

England or Wales: **[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

Northern Ireland: **[www.citizensadvice.org.uk/nireland](http://www.citizensadvice.org.uk/nireland)**

## Debt Advice Foundation

Debt Advice Foundation is a registered national debt advice and education charity offering free, confidential support and advice to anyone worried about loans, credit and debt.

Tel: **0800 043 40 50**

**[www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)**

## National Debtline

National helpline for people with debts, giving advice and support. Visit their website to see their fact sheets and use their budget tool.

Tel: **0808 808 4000**

**[www.nationaldebtline.org](http://www.nationaldebtline.org)**

**[tools.nationaldebtline.org/yourbudget](http://tools.nationaldebtline.org/yourbudget)**

## **StepChange Debt Charity**

A charity that provides free independent debt advice and a range of debt solutions. Call their freephone helpline or go online to use their Debt Remedy tool.

Tel: **0800 138 1111**

**[www.stepchange.org](http://www.stepchange.org)**

## **Turn2us**

Helps people access the money available to them – through welfare benefits, grants and other help.

Tel: **0808 802 2000**

**[www.turn2us.org.uk](http://www.turn2us.org.uk)**

# Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

## Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to [www.ageuk.org.uk/readers-panel](http://www.ageuk.org.uk/readers-panel).

2

## Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate).

3

## Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at [www.ageuk.org.uk/volunteer](http://www.ageuk.org.uk/volunteer).

4

## Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at [www.ageuk.org.uk/campaigns](http://www.ageuk.org.uk/campaigns).

5

## Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit [www.ageuk.org.uk/legacy](http://www.ageuk.org.uk/legacy).

## What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **More money in your pocket**
- **Avoiding scams**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **[www.ageuk.org.uk/moneymatters](http://www.ageuk.org.uk/moneymatters)** to get started.



**0800 169 65 65**  
**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



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